

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Marc Fass</u>                 | Social Security number or ITIN | xxx-xx-7832 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Jill Fass</u>                 | Social Security number or ITIN | xxx-xx-7558 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 17-19632-MBK                             |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marc Fass

Jill Fass

7/22/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marc Fass  
Jill Fass  
Debtors

Case No. 17-19632-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 22, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2022:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | Marc Fass, Jill Fass, 833 South Olden Avenue, Trenton, NJ 08610-5149                                |
| aty       | + KML Law Group, PC, 701 Market Street, St #5000, Philadelphia, PA 19106-1541                       |
| lm        | + Cenlar FSB, P.O. Box 77408, Ewing, NJ 08628-6408  |
| 516818304 | + Asset Maximization Group, Inc, 26-12 Borrough Pl, Suite 6B, Woodside, NY 11377-7835               |
| 516818306 | + Aurora Financial Gr In, 9 Eves Dr Ste 190, Marlton, NJ 08053-8114                                 |
| 517076270 | + Credit Card Payment Processing, Robertson, Anschutz et als, POB 272410, Boco Raton, FL 33427-2410 |

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov             | Jul 22 2022 20:45:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov      | Jul 22 2022 20:45:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + Email/Text: RASEBN@raslg.com                  | Jul 22 2022 20:44:00 | USAA Federal Savings Bank, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461                              |
| 516818303 | ^ MEBN  | Jul 22 2022 20:44:27 | ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079   |
| 516818305 | + EDI: CITICORP.COM                             | Jul 23 2022 00:43:00 | At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500  |
| 516818307 | + EDI: BANKAMER.COM                             | Jul 23 2022 00:43:00 | Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  |
| 516818308 | + EDI: CAPITALONE.COM                           | Jul 23 2022 00:43:00 | Capital One, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 516818309 | + Email/Text: clientservices@credit-control.com | Jul 22 2022 20:45:00 | Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430  |
| 516818311 | + EDI: CITICORP.COM                             | Jul 23 2022 00:43:00 | Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040                                |
| 516818312 | + EDI: CITICORP.COM                             | Jul 23 2022 00:43:00 | Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040                                    |
| 516818313 | + EDI: WFNNB.COM                                | Jul 23 2022 00:43:00 | Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  |
| 516829716 | EDI: DISCOVER.COM                               | Jul 23 2022 00:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jul 22, 2022

Form ID: 3180W

Total Noticed: 33

|           |   |                      |   |
|-----------|---|----------------------|---|
| 516818314 | + EDI: DISCOVER.COM                                 | Jul 23 2022 00:43:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025  |
| 516818315 | + Email/Text: bknotice@ercbpo.com                   | Jul 22 2022 20:45:00 | ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412                               |
| 516818310 | EDI: JPMORGANCHASE                                  | Jul 23 2022 00:43:00 | Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850                               |
| 516818316 | + Email/Text: PBNCNotifications@peritusservices.com | Jul 22 2022 20:44:00 | Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043                                  |
| 516818317 | + Email/Text: bankruptcydpt@mcmcg.com               | Jul 22 2022 20:45:00 | Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069                              |
| 517047275 | + Email/Text: bankruptcydpt@mcmcg.com               | Jul 22 2022 20:45:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |
| 517078110 | + Email/Text: BKelectronicnotices@cenlar.com        | Jul 22 2022 20:45:00 | New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 516818318 | Email/Text: info@phoenixfinancialsvcs.com           | Jul 22 2022 20:44:00 | Phoenix Financial Services. Llc, Po Box 361450, Indianapolis, IN 46236                                  |
| 516818319 | EDI: PRA.COM  | Jul 23 2022 00:43:00 | Portfolio Recovery, Po Box 41067, Norfolk, VA 23541   |
| 517077523 | EDI: PRA.COM  | Jul 23 2022 00:43:00 | Portfolio Recovery Associates, LLC, C/O Capital One, N.A., POB 41067, Norfolk VA 23541                  |
| 517077583 | EDI: PRA.COM  | Jul 23 2022 00:43:00 | Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541                   |
| 516818320 | + EDI: RMSC.COM                                     | Jul 23 2022 00:43:00 | Syncbpaypalsmartconn, Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064                             |
| 516818321 | + EDI: RMSC.COM                                     | Jul 23 2022 00:43:00 | Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001                     |
| 516818322 | + EDI: RMSC.COM                                     | Jul 23 2022 00:43:00 | Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001                             |
| 516818323 | EDI: USAA.COM                                       | Jul 23 2022 00:43:00 | Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265  |

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jul 22, 2022

Form ID: 3180W

Total Noticed: 33

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2022 at the address(es) listed below:

| Name               | Email Address   |
|--------------------|---|
| Albert Russo       | docs@russotrustee.com   |
| Brian C. Nicholas  | on behalf of Creditor New Jersey Housing And Mortgage Finance Agency bnicholas@kmlawgroup.com<br>bkgroup@kmlawgroup.com |
| Denise E. Carlon   | on behalf of Creditor New Jersey Housing And Mortgage Finance Agency dcarlon@kmlawgroup.com<br>bkgroup@kmlawgroup.com   |
| Harold N. Kaplan   | on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com informationathnk@aol.com                              |
| Kevin C. Fayette   | on behalf of Debtor Marc Fass kfayette@kevinfayette.com   |
| Kevin C. Fayette   | on behalf of Joint Debtor Jill Fass kfayette@kevinfayette.com   |
| Rebecca Ann Solarz | on behalf of Creditor New Jersey Housing And Mortgage Finance Agency rsolarz@kmlawgroup.com                             |
| U.S. Trustee       | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 8